

**Errors and Omissions Liability Insurance Renewal for**  
**Active Members of**  
**THE CANADIAN DENTAL HYGIENISTS ASSOCIATION**

We are pleased to enclose confirmation of Errors and Omissions Liability insurance coverage for the 2009 - 2010 policy term.

For all insurance inquiries, please contact:  
Aon Reed Stenhouse Inc.  
Client Support Service  
**1-866-488-3451**

To report an incident, please contact:  
ENCON Group Inc.  
Claims Analyst  
**1-800-267-6684**

Please note that a copy of the policy wording is available on CDHA's website under [http://www.cdha.ca/pdfs/JoinToday/Benefits/CDHA\\_Malpractice\\_Policy.pdf](http://www.cdha.ca/pdfs/JoinToday/Benefits/CDHA_Malpractice_Policy.pdf)

**Policy Extensions:**

- Legal Expense Reimbursement Disciplinary Hearings: \$50,000 limit per member per policy period.
- \$500 per day Loss of Earnings for time off work when requested by the Insurer to assist in the investigation or defence of a claim
- Criminal Defence Reimbursement Coverage for \$100,000 limit per member per policy period.
- Abused Patient Therapy and Counselling Coverage for \$10,000 limit per member.
- Coverage for re-entry candidates while undergoing clinical assessment and under direct supervision.

***Important Note:***

***This policy is written on a "Claims-Made and Reported Basis". This means that all claims or suits brought against you, or incidents which may give rise to a claim during this policy period, must be reported to ENCON Group Inc. during the policy period. Failure to comply with the claims reporting provision of the policy may result in the insurer denying coverage.***